

## ABSTRACT

Separate but related multi-risk insurance policies are disclosed. The separate but related policies relate to three or more coverages from among the group of coverages including, but not limited to, life, health, disability, major medical, critical illness, long-term care and property and casualty coverages where premium obligations and benefits have been disproportionately allocated between two or more policies. Loading more of the premium burden on one policy results in the benefit of lowering the premium obligation on the other policy or policies and may have the further benefit of increasing tax deductions under one of the policies.